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PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Joseph D. LILLY et al.

Application No. 09/780,468

Filed: February 12, 2001

For: SYSTEM AND METHOD FOR
PROVIDING EXTRA LINES OF
CREDIT

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)
) Group Art Unit: 3692
)
) Examiner: N. B. Nguyen
)
) Confirmation No. 6389
)
)
)
)

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO RESTRICTION REQUIREMENT

In the restriction requirement dated September 11, 2007 (hereinafter, "Restriction Requirement"), the Examiner required restriction under 35 U.S.C. § 121 between Group I, consisting of claims 1-10, 26-43, 60-66, and 72-78, and Group II, consisting of claims 85-123.

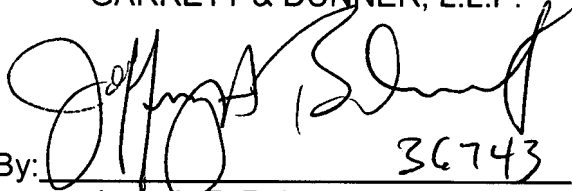
In response to the Restriction Requirement, Applicants provisionally elect to prosecute Group I, claims 1-10, 26-43, 60-66, and 72-78, characterized by the Examiner as "drawn to a method and system for offer[ing] . . . [an] extra credit line to the target customer group, classified in class 705, subclass 14." Restriction Requirement, p. 2.

Applicants respectfully request examination of claims 1-10, 26-43, 60-66, and 72-78, and the timely allowance of these claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By:  36743

Dated: October 11, 2007

Joseph E. Palys
Reg. No. 46,508